



Order Filed on March 11, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Marie-Ann Greenberg MAG-1284 Marie-Ann Greenberg, Standing Trustee 30 TWO BRIDGES ROAD SUITE 330 FAIRFIELD, NJ 07004-1550 973-227-2840 Chapter 13 Standing Trustee
IN RE: KEITH KLOZA

Case No.: 23-20737

Hearing Date: 03/07/2024

Judge: VINCENT F. PAPALIA

ORDER DENYING CONFIRMATION

The relief set forth on the following pages, numbered two (2) is hereby ORDERED.

DATED: March 11, 2024



Honorable Vincent F. Papalia
United States Bankruptcy Judge

Debtor(s): KEITH KLOZA

Case No.: 23-20737VFP

Caption of Order: Order Denying Confirmation

THIS MATTER having been scheduled before the Court on 03/07/2024 for a Hearing on Confirmation, and good and sufficient cause having been shown, it is hereby:

ORDERED, that the Confirmation Hearing scheduled on 3/7/2024 of the plan filed on 11/16/2023, is denied; and it is further

ORDERED, that the Debtor must file a modified plan by 03/21/2024 or the case will be dismissed; and it is further

ORDERED, that if the Debtor fails to comply with the above the Standing Trustee shall submit an Order Dismissing the Case without further hearings.

In re:
Keith Kloza
Debtor

Case No. 23-20737-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 11, 2024

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2024:

Recip ID	Recipient Name and Address
db	+ Keith Kloza, 5 Wadsworth Street, Wallington, NJ 07057-2216

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Keith Kloza ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4